

Information to identify the case:

Debtor 1	<u>Paul J. Cavanaugh</u>	Social Security number or ITIN	xxx-xx-1902
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>JoAnn M. Cavanaugh</u>	Social Security number or ITIN	xxx-xx-9385
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-15584-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Paul J. Cavanaugh

JoAnn M. Cavanaugh

11/6/20

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Paul J. Cavanaugh
JoAnn M. Cavanaugh
Debtor(s)

Case No. 16-15584-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Nov 06, 2020

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Paul J. Cavanaugh, JoAnn M. Cavanaugh, 125 Dey Grove Rd, Monroe Twsp, NJ 08831-5803
lm	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC Mortgage, E. Todd Chamberlain, CEO, PO Box 1820, Dayton, OH 45401-1820
517560553	+ ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
516133606	+ AGAR Leasing LTD d/b/a GM Financial Leasing, PO BOX 183692, Arlington, TX 76096-3692
516078224	+ Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
516078225	+ Cap1/l&t, Po Box 30253, Salt Lake City, UT 84130-0253
516334418	+ Federal Home Loan Mortgage Corporation, c/o PNC Mortgage, a division of PNC Bank, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5421
518838652	NewRez LLC dba Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
518838653	NewRez LLC dba Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826, NewRez LLC dba Shellpoint Mortgage Servi, P.O. Box 10826 Greenville, SC 29603-0826
516309151	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC Bank N.A., PO Box 94982, Cleveland, Oh 44101
516078231	+ PNC Bank, 1730 Oak Tree RD, Edison, NJ 08820-2811
516078232	+ PNC Mortgage, C/O KML Law Group, P.C, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
516676925	+ PNC Mortgage, a division of PNC Bank, NA, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5421

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 06 2020 21:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 06 2020 21:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	Email/Text: Bankruptcy.Notices@pnc.com	Nov 06 2020 21:33:00	PNC Mortgage, E. Todd Chamberlain, CEO, PO Box 1820, Dayton, OH 45401-1820
516078222	+ EDI: TSYS2.COM	Nov 07 2020 01:58:00	Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
516165095	EDI: CAPITALONE.COM	Nov 07 2020 01:58:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516078226	+ EDI: CAPITALONE.COM	Nov 07 2020 01:58:00	Capital One Bank Usa N, Pob 30281, Salt Lake City, UT 84130-0281
516307387	+ EDI: BASSASSOC.COM	Nov 07 2020 01:58:00	Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
516078228	EDI: WFFC.COM	Nov 07 2020 01:58:00	Furniturebar, CscI Dispute Team, Des Moines, IA 50306
516078229	+ EDI: PHINAMERI.COM	Nov 07 2020 01:58:00	GM Financial, P.O Box 181145, Arlington, TX

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516078230	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 06 2020 21:33:00	76096-1145 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
516190592	+ EDI: MID8.COM	Nov 07 2020 01:58:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516309151	Email/Text: Bankruptcy.Notices@pnc.com	Nov 06 2020 21:33:00	PNC Bank N.A., PO Box 94982, Cleveland, Oh 44101
516334358	EDI: PRA.COM	Nov 07 2020 01:58:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
516334444	EDI: PRA.COM	Nov 07 2020 01:58:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
516078233	+ EDI: RMSC.COM	Nov 07 2020 01:58:00	Syncb/amer Eagle, Po Box 965005, Orlando, FL 32896-5005
516078234	+ EDI: RMSC.COM	Nov 07 2020 01:58:00	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
516286546	EDI: WFFC.COM	Nov 07 2020 01:58:00	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516078223	*+	Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
516078227	*+	Capital One Bank Usa N, Pob 30281, Salt Lake City, UT 84130-0281

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor NewRez LLC dba Shellpoint Mortgage Servicing ajennings@rasflaw.com
Denise E. Carlon	

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on behalf of Creditor Federal Home Loan Mortgage Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Harold N. Kaplan

on behalf of Creditor NewRez LLC dba Shellpoint Mortgage Servicing hkaplan@rasnj.com informationathnk@aol.com

Rebecca Ann Solarz

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION rsolarz@kmlawgroup.com

Robert C. Nisenson

on behalf of Joint Debtor JoAnn M. Cavanaugh r.nisenson@rcn-law.com
doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

Robert C. Nisenson

on behalf of Debtor Paul J. Cavanaugh r.nisenson@rcn-law.com
doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

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